

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-10293-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik W. Yakow
241 Midland Blvd
Howell, NJ 07731-1205

Lisa M. Yakow
241 Midland Blvd
Howell, NJ 07731-1205

Social Security No.:

xxx-xx-8835

xxx-xx-8537

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 11, 2024.

Dated: April 11, 2024

JAN: wiq

Jeanne Naughton
Clerk

In re:
Erik W. Yakow
Lisa M. Yakow
Debtors

Case No. 23-10293-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Form ID: plncf13

Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205 |
| r | + Michael Kavalier, Century 21 Mack-Morris Iris Lurie, 47 US Highway 9, Morganville, NJ 07751-1525 |
| r | + Stacey DiGrande, Century 21 Mack-Morris Iris Lurie, 47 US Highway 9, Morganville, NJ 07751-1525 |
| 519810967 | ACB Receivables, 19 Main St, Asbury Park, NJ 07712-7012 |
| 519810968 | + Advanced Endo & Surgery Center, Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988 |
| 519810972 | + BUREAU OF ACCOUNTS CONTROL, 514 BRICK BLVD, SUITE 3, BRICK NJ 08723-6088 address filed with court:, Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538 |
| 519810971 | Bureau of Account Management, Attn: Bankruptcy, PO Box 538, Howell, NJ 07731-0538 |
| 519810973 | Central Jersey Emergency, PO Box 7200, Freehold, NJ 07728-7200 |
| 519810974 | + Central Jersey Urgent Care- Howell, 731 State Route 35 Unit G, Ocean, NJ 07712-4767 |
| 519810976 | # Comenity Capital- Forever 21, Portfolio Recovery Associates LLC, 140 Corporate Blvd, Norfolk, VA 23502-4952 |
| 519818645 | + FROST ARNETT AGT FOR ADVANCED ENDO & SURGERY CENTE, PO BOX 198988, NASHVILLE, TN 37219-8988 |
| 519810980 | Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292 |
| 519810982 | Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307 |
| 519810983 | Jersey Shore Op-Meridian Healthsystem, Certified Credit & Collection, PO Box 1750 Box 1750, Whitehouse Station, NJ 08889-1750 |
| 519810984 | Jersey Shore University Med Ctr, 1350 Campus Pkwy, Neptune, NJ 07753-6821 |
| 519810986 | Jersey Shore University Medical, Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239 |
| 519810988 | LOGS Legal Group, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242 |
| 519810989 | + Midland Funding-Victoria's Secret, PO Box 2011, Warren, MI 48090-2011 |
| 519810990 | Mr. Cooper, PO Box 818060, Cincinnati, OH 45201 |
| 519810991 | New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935 |
| 519810992 | New Jersey Turnpike Authority/E-Z Pass, Violations Processing Center, PO Box 52005, Newark, NJ 07101-8205 |
| 519810994 | Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr, Harrisburg, PA 17111-2729 |
| 519810993 | Pennsylvania Turnpike Commission, Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153 |
| 519810996 | Princeton House Behavioral Health, 300 Clocktower Dr, Hamilton, NJ 08690-3010 |
| 519810999 | RMC Inc-Centra State Medical Ctr, 409 Bearden Park Cir, Knoxville, TN 37919-7448 |
| 519810997 | Receivable Collection Services LLC, 170 Jericho Tpke, Floral Park, NY 11001-2024 |
| 519810998 | Receivable Collection Services, LLC, 170 Jericho Tpke Ste 204, Floral Park, NY 11001-2024 |
| 519811000 | Scott H. Sekular, Esq., 208 Monmouth Rd, Oakhurst, NJ 07755-1568 |
| 519811490 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519811004 | Transworld Systems Inc.-Pro Health NJ, 300 Cedar Ridge Dr Ste 307, Pittsburgh, PA 15205-1159 |
| 519811005 | University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075 |
| 519811007 | Waterfall Revenue Group-Allied Digestive, 2297 Highway 33 Ste 906, Hamilton Square, NJ 08690-1717 |
| 519811008 | Wells Fargo Bank, PO Box 3908, Portland, OR 97208-3908 |

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

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Standard Time.

| Recip ID smg | Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| | | Apr 11 2024 20:38:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Apr 11 2024 20:38:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm | Email/Text: nsm_bk_notices@mrcooper.com | Apr 11 2024 20:37:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741 |
| cr | + Email/Text: RASEBN@raslg.com | Apr 11 2024 20:37:00 | U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| cr | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 11 2024 20:37:00 | U.S. Bank National Association, as Trustee, succes, P.O. Box 619096, Dallas, TX 75261-9096 |
| 519810969 | ^ MEBN | Apr 11 2024 21:12:44 | ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929 |
| 519810970 | Email/Text: creditcardbkcorrespondence@bofa.com | Apr 11 2024 20:36:00 | Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234 |
| 519810975 | Email/Text: bankruptcy@certifiedcollection.com | Apr 11 2024 20:37:00 | Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336 |
| 519810977 | Email/Text: bankruptcy_notifications@ccsusa.com | Apr 11 2024 20:38:00 | Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679 |
| 519810979 | Email/Text: bankruptcy@frost-arnett.com | Apr 11 2024 20:36:00 | Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988 |
| 519810981 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 11 2024 20:37:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519810985 | Email/Text: JSUMCbankruptcy@hackensackmeridian.org | Apr 11 2024 20:38:00 | Jersey Shore University Med Ctr, PO Box 417140, Boston, MA 02241-7140 |
| 519810987 | Email/Text: admin@kinum.com | Apr 11 2024 20:38:00 | Kinum, 770 Lynnhaven Pkwy Ste 160, Virginia Beach, VA 23452-7343 |
| 519825444 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com | Apr 11 2024 20:37:00 | New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095 |
| 519810995 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 11 2024 20:58:54 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952 |
| 519833732 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 11 2024 20:58:45 | Portfolio Recovery Associates, LLC, c/o Forever 21, POB 41067, Norfolk VA 23541 |
| 519814159 | Email/Text: bnc-quantum@quantum3group.com | Apr 11 2024 20:37:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 519811001 | Email/Text: clientservices@simonsagency.com | Apr 11 2024 20:38:00 | Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026 |
| 519811003 | Email/Text: blindsay@transcontinentalcredit.com | Apr 11 2024 20:37:00 | Trans-Continental Credit Collections, 200 E Post Rd Ste 130, White Plains, NY 10601-4959 |
| 519811002 | Email/Text: bncmail@w-legal.com | Apr 11 2024 20:37:00 | Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475 |
| 519819965 | + Email/Text: RASEBN@raslg.com | Apr 11 2024 20:37:00 | U.S. Bank National Association, c/o Robertson, Anschutz, Schneid, Crane, 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| 519846454 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 11 2024 20:37:00 | U.S. Bank National Association, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096 |
| 519858138 | + Email/PDF: ebn_ais@aisinfo.com | Apr 11 2024 20:58:59 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

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519811006

Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Apr 11 2024 20:36:00

Verizon, Verizon Wireless Bk Admin, 500
Technology Dr Ste 550, Saint Charles, MO
63304-2225

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519810978 | ## | Freehold Area Radiology, PO Box 6548, Freehold, NJ 07728-6548 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Aleisha Candace Jennings | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE ajennings@raslg.com |
| Charles G. Wohlrab | on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com |
| Denise E. Carlon | on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Elizabeth L. Wassall | on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Ba ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com |
| Elizabeth L. Wassall | on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merge ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com |
| Elizabeth L. Wassall | on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Tr ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com |
| Marc C Capone | on behalf of Joint Debtor Lisa M. Yakow ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubilee bk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive. |

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Marc C Capone

on behalf of Debtor Erik W. Yakow ecf@gbclawgroup.com
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12